

COMMUNITY WEST BANCSHARES

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2626299	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$633	\$528	-16.6%		
Loans	\$546	\$464	-15.1%		
Construction & development	\$30	\$15	-51.3%		
Closed-end 1-4 family residential	\$27	\$28	4.8%		
Home equity	\$22	\$18	-19.5%		
Credit card	\$0	\$0			
Other consumer	\$188	\$177	-5.4%		
Commercial & Industrial	\$69	\$49	-27.8%		
Commercial real estate	\$207	\$166	-20.0%		
Unused commitments	\$36	\$18	-49.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$36	\$22	-39.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	-20.0%		
Cash & balances due	\$23	\$28	21.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$580	\$470	-18.9%		
Deposits	\$517	\$434	-15.9%		
Total other borrowings	\$61	\$34	-44.3%		
FHLB advances	\$61	\$34	-44.3%		
Equity					
Equity capital at quarter end	\$53	\$58	9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	10.7%	--		
Tier 1 risk based capital ratio	10.5%	14.0%	--		
Total risk based capital ratio	11.8%	15.3%	--		
Return on equity ¹	-58.9%	18.6%	--		
Return on assets ¹	-5.3%	1.9%	--		
Net interest margin ¹	5.2%	5.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	35.6%	48.8%	--		
Loss provision to net charge-offs (qtr)	120.8%	294.4%	--		
Net charge-offs to average loans and leases ¹	3.5%	-0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	26.5%	11.4%	3.9%	0.0%	--
Closed-end 1-4 family residential	8.3%	1.4%	0.7%	0.2%	--
Home equity	0.5%	1.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	4.3%	0.7%	0.3%	--
Commercial & Industrial	13.1%	11.3%	3.2%	0.0%	--
Commercial real estate	9.8%	7.0%	0.0%	0.0%	--
Total loans	7.9%	6.4%	0.9%	0.1%	--